



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: :  
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Richard H. NACHT : Group Art Unit: 3624  
 :  
Appln. No.: 09/667,694 :  
 :  
Filed: September 22, 2000 : Examiner: Lalita Hamilton  
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 :  
For: SYSTEM AND PROCESS FOR :  
APPLYING FOR AND OBTAINING :  
UNIVERSAL MULTIPLE MORTGAGE :  
UNDERWRITING APPROVALS :

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO THE FINAL OFFICE ACTION OF MARCH 28, 2005**

Sir:

In response to the Office Action dated March 28, 2005, Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following amendments/remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.

**REQUEST FOR EXTENSION OF TIME**

Applicants respectfully request a three-month extension of time under 37 C.F.R. § 1.136(a) for responding to the Final Office Action mailed on March 28, 2005, in the above-captioned application. Accordingly, it is respectfully requested that the time for response be extended up to and including September 28, 2005. A check in the amount of \$510.00 (small entity) to cover the three-month extension of time fee is enclosed.

09/29/2005 SZWDIE1 00000047 500206 09667694  
01 FC:2253 510.00 0P